

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b> |                                  |   |
| Debtor 1:                                | Juan F Espinal                   | Social Security number or ITIN: xxx-xx-4844 |
|  | First Name Middle Name Last Name | EIN: -- --                                  |
| Debtor 2:                                | Maria L Espinal                  | Social Security number or ITIN: xxx-xx-6119 |
| (Spouse, if filing)                      | First Name Middle Name Last Name | EIN: -- --                                  |
| United States Bankruptcy Court:          | District of New Jersey           | Date case filed for chapter: 13 12/6/22     |
| Case number:                             | 22-19651-JKS                     |   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

|  | About Debtor 1:   | About Debtor 2:   |
|--|---|---|
| 1. Debtor's full name  | Juan F Espinal  | Maria L Espinal   |
| 2. All other names used in the last 8 years  |   |   |
| 3. Address   | 66 Seneca Avenue<br>Dumont, NJ 07628  | 66 Seneca Avenue<br>Dumont, NJ 07628  |
| 4. Debtor's attorney<br>Name and address   | Russell L. Low<br>Low & Low<br>505 Main St.<br>Suite 304<br>Hackensack, NJ 07601  | Contact phone (201) 343-4040<br>Email: <a href="mailto:ecf@lowbankruptcy.com">ecf@lowbankruptcy.com</a>           |
| 5. Bankruptcy trustee<br>Name and address  | Marie-Ann Greenberg<br>Chapter 13 Standing Trustee<br>30 Two Bridges Rd<br>Suite 330<br>Fairfield, NJ 07004-1550  | Contact phone 973-227-2840<br><a href="http://www.magtrustee.com">www.magtrustee.com</a>                          |
| 6. Bankruptcy clerk's office<br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .<br>(800) 676-6856 | MLK Jr Federal Building<br>50 Walnut Street<br>Newark, NJ 07102<br>Additional information may be available at the Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)<br>Contact phone 973-645-4764<br>Date: 12/7/22 |

**For more information, see page 2**

Debtor **Juan F Espinal** and **Maria L Espinal**

Case number **22-19651-JKS**

|  |  |   |
|--|--|---|
| <p><b>7. Meeting of creditors</b><br/>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.<br/>Creditors may attend, but are not required to do so.<br/><small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p> | <p><b>January 3, 2023 at 10:00 AM</b><br/><br/>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>   | <p><b>Location:</b><br/><b>THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT <a href="http://www.magtrustee.com">www.magtrustee.com</a></b></p> |
| <p><b>8. Deadlines</b><br/>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>  | <p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br/><br/><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>   | <p><b>Filing deadline: 3/6/23</b></p>   |
|  | <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br/><br/><b>Deadline for governmental units to file a proof of claim:</b><br/><br/><b>Deadlines for filing proof of claim:</b><br/>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> under File An Electronic Claim.<br/>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.<br/>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p><b>Deadline to object to exemptions:</b><br/>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> | <p><b>Filing deadline: 2/14/23</b><br/><br/><b>Filing deadline: 180 days from date of order for relief.</b><br/><b>11 U.S.C. § 502(b)(9)</b><br/><br/><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>  |
| <p><b>9. Filing of plan</b></p>  | <p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>   |   |
| <p><b>10. Creditors with a foreign address</b></p>   | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>  |   |
| <p><b>11. Filing a chapter 13 bankruptcy case</b></p>  | <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>  |   |
| <p><b>12. Exempt property</b></p>  | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>   |   |
| <p><b>13. Discharge of debts</b></p>   | <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>   |   |

In re:  
Juan F Espinal  
Maria L Espinal  
Debtors

Case No. 22-19651-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 07, 2022

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | + Juan F Espinal, Maria L Espinal, 66 Seneca Avenue, Dumont, NJ 07628-2730            |
| 519785190 | + Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410 |
| 519785231 | + Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183        |
| 519785234 | + Violations Processing Center, PO Box 15186, Albany, NY 12212-5186                   |

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| aty       | Email/Text: ecf@lowbankruptcy.com                   | Dec 07 2022 20:52:00 | Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601   |
| tr        | Email/Text: BNC@magtrustee.com                      | Dec 07 2022 20:53:00 | Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550                             |
| smg       | Email/Text: usanj.njbankr@usdoj.gov                 | Dec 07 2022 20:53:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov          | Dec 07 2022 20:53:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519785189 | + Email/Text: backoffice@affirm.com                 | Dec 07 2022 20:53:00 | AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862   |
| 519785191 | + EDI: BANKAMER.COM                                 | Dec 08 2022 01:48:00 | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413  |
| 519785194 | + EDI: CAPITALONE.COM                               | Dec 08 2022 01:53:00 | CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285   |
| 519785196 | + EDI: CAPONEAUTO.COM                               | Dec 08 2022 01:53:00 | CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302  |
| 519785197 | + Email/Text: bankruptcy@cavps.com                  | Dec 07 2022 20:53:00 | CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321                               |
| 519785199 | + EDI: CITICORP.COM                                 | Dec 08 2022 01:53:00 | CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034                            |
| 519785200 | + Email/PDF: creditonebknotifications@resurgent.com | Dec 07 2022 20:52:02 | CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873   |
| 519785201 | + EDI: CITICORP.COM                                 | Dec 08 2022 01:53:00 | Department Stores National Bank/Macys,   |

District/off: 0312-2

User: admin

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Date Rcvd: Dec 07, 2022

Form ID: 309I

Total Noticed: 36

|           |   |                      |  |
|-----------|---|----------------------|--|
|           |   |                      | Bankruptcy Processing, PO Box 8053, Mason, OH 45040  |
| 519785202 | EDI: IRS.COM  | Dec 08 2022 01:53:00 | Internal Revenue Services, Special Processing Branch, PO Box 744, Springfield, NJ 07081          |
| 519785203 | + Email/Text: PBNCNotifications@peritussservices.com            | Dec 07 2022 20:52:00 | KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043            |
| 519785205 | + Email/Text: bankruptcydpt@mcmcg.com                           | Dec 07 2022 20:53:00 | MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007      |
| 519785209 | + Email/Text: bankruptcydpt@mcmcg.com                           | Dec 07 2022 20:53:00 | MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069                  |
| 519785212 | Email/Text: bankruptcynotice@nymcu.org                          | Dec 07 2022 20:53:00 | MUNICIPAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3205 CHURCH ST STATION, NEW YORK CITY, NY 10007 |
| 519785207 | + Email/Text: bankruptcydpt@mcmcg.com                           | Dec 07 2022 20:53:00 | Midland Funding, PO Box 2001, Warren, MI 48090-2001  |
| 519785214 | EDI: PRA.COM  | Dec 08 2022 01:53:00 | PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502 |
| 519785216 | Email/Text: signed.order@pfwattorneys.com                       | Dec 07 2022 20:52:00 | Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054                                 |
| 519785221 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Dec 07 2022 20:53:00 | SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250   |
| 519785222 | + Email/Text: bkelectronicnoticecourtmail@computershare.com     | Dec 07 2022 20:53:00 | SLS/EQUITY, ATTN: BANKRUPTCY, 8742 LUCENT BLVD., HIGHLANDS RANCH, CO 80129-2302                  |
| 519785213 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov                    | Dec 07 2022 20:52:00 | New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695                                   |
| 519785223 | + EDI: RMSC.COM   | Dec 08 2022 01:53:00 | SYNCB/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060                  |
| 519785224 | + EDI: RMSC.COM   | Dec 08 2022 01:53:00 | SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                          |
| 519785226 | + EDI: RMSC.COM   | Dec 08 2022 01:53:00 | SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                |
| 519785227 | + EDI: RMSC.COM   | Dec 08 2022 01:53:00 | SYNCHRONY BANK/CARECREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060               |
| 519785228 | + EDI: RMSC.COM   | Dec 08 2022 01:53:00 | SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                      |
| 519785229 | + EDI: RMSC.COM   | Dec 08 2022 01:53:00 | SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                 |
| 519785220 | + Email/Text: bk-notification@sps-law.com                       | Dec 07 2022 20:52:00 | Schachter Portnoy, LLC, Attorneys at Law, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920   |
| 519785230 | + EDI: WTRRN BANK.COM   | Dec 08 2022 01:53:00 | TARGET NB, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475  |
| 519785232 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com                  | Dec 07 2022 20:53:00 | TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001                 |

District/off: 0312-2

User: admin

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Date Rcvd: Dec 07, 2022

Form ID: 309I

Total Noticed: 36

TOTAL: 32

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 519785192 | *+            | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413   |
| 519785193 | *+            | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413   |
| 519785195 | *+            | CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285  |
| 519785198 | *+            | CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321  |
| 519785204 | *+            | KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043   |
| 519785206 | *+            | MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007   |
| 519785210 | *+            | MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069   |
| 519785211 | *+            | MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069   |
| 519785208 | *+            | Midland Funding, PO Box 2001, Warren, MI 48090-2001   |
| 519785215 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502 |
| 519785217 | *P++          | PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054                                      |
| 519785218 | *P++          | PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054                                      |
| 519785219 | *P++          | PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054                                      |
| 519785225 | *+            | SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060   |
| 519785233 | *+            | TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001  |

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters